

**Amendments to the Claims:**

Please amend Claims 1, 4, 6 – 9, 17, 23, and 27 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

**Listing of Claims:**

1                   1. (Currently Amended) A method for evaluating electronic value transfers, the  
2 method comprising:  
3                   receiving a plurality of money transfer requests, wherein the money transfer  
4 requests include a first sender identification associated with a first money transfer request and at  
5 least a second sender identification associated with a second money transfer request;  
6                   electronically storing records of the money transfer requests;  
7                   performing an analysis of the records, wherein the analysis indicates the first  
8 sender identification and the second sender identification are related;  
9                   creating a reference designator, wherein the reference designator is associated  
10 with the first sender identification and the second sender identification; and  
11                   searching the records of the money transfer requests according to a specified  
12 criteria to determine if any of the money transfer requests associated with the reference  
13 designator are ~~suspect~~ suspicious money transfer requests;  
14                   flagging any ~~suspect~~ suspicious money transfer requests;  
15                   wherein the first sender identification is selected from a group consisting of a  
16 sender name, a sender number, an agent number, a sending data, a sending location, a sender  
17 phone number, a sending time, a sending message, and a sending amount; and  
18                   wherein the ~~suspect~~ suspicious money transfer requests are selected from a group  
19 consisting of;  
20                   (a) a transfer from a first sender to a second sender followed within a specified  
21 period by a transfer from the second sender to the first sender;

(b) a group of transfers from a sender to a group of receivers, wherein the aggregate amount of the group of transfers exceeds a specified level;

(c) one or more transfers from a sender to a receiver, wherein the aggregate amount of the one or more transfers exceeds a specified level;

(d) a group of transfers from a group of senders to a receiver, wherein the aggregate amount of the group of transfers exceeds a specified level;

(e) two transfers from a first sender to a second sender that are followed within a specified period by corresponding transfers from the second sender to a receiver;

(f) two or more transfers from a sender to a receiver, wherein the two or more transfers are initiated from two or more distinct locations within a region; and

(g) two or more transfers from a sender to a receiver, wherein the two or more transfers are received at two or more distinct locations within a region.

2. (Original) The method of claim 1, wherein the analysis comprises:  
a hierarchical comparison of the first sender identification with the second sender identification.

3. (Original) The method of claim 2, wherein the hierarchical comparison comprises the sequential process:

(1) comparing a phone number in the first sender identification with a phone number in the second sender identification;

(2) comparing an exact name in the first sender identification with an exact name in the second sender identification; and

(3) comparing a phonetic name in the first sender identification with a phonetic name in the second sender identification.

4. (Currently Amended) The method of claim 2, wherein the analysis further comprises:

an iterative learning of a reliable factor for identifying ~~suspect~~ suspicious money

4 transfer requests; and

5 updating the hierarchical comparison to incorporate the reliable factor.

5. (Canceled).

1 6. (Currently Amended) The method of claim 1, wherein the flagging any  
2 ~~suspect~~ suspicious money transfer requests comprises identifying the reference designator as a  
3 known ~~suspect~~ suspicious user, the method further comprising:  
4 searching the records to determine if any of the money transfer requests are either  
5 initiated or received by the known ~~suspect~~ suspicious user.

1 7. (Currently Amended) The method of claim 6, wherein the searching is done in  
2 real-time and wherein the known ~~suspect~~ suspicious user is identified in real-time.

1 8. (Currently Amended) The method of claim 1, wherein the flagging any  
2 ~~suspect~~ suspicious money transfer requests comprises identifying the reference designator as a  
3 known ~~suspect~~ suspicious user, the method further comprising:  
4 determining that transfers of a known ~~suspect~~ suspicious user are legitimate, and  
5 identifying the known ~~suspect~~ suspicious user as a known legitimate user, wherein monitoring of  
6 money transfers associated with the known legitimate user are reduced.

1 9. (Currently Amended) The method of claim 1, the method further comprising:  
2 parsing the money transfer requests, wherein the records of the money transfer  
3 requests are stripped of data that is not necessary to detecting ~~suspect~~ suspicious money  
4 transfers.

1 10. (Original) The method of claim 1, wherein a first receiver identification is  
2 associated with the first money transfer request and a second receiver identification is associated  
3 with the second money transfer request, and wherein the analysis utilizes:  
4 at least one of the first and second sender identifications; and  
5 at least one of the first and second receiver identifications.

1                   11. (Original) The method of claim 10, wherein the first receiver identification is  
2 selected from a group consisting of a receiver name, a receiver number, an agent number, a  
3 receiver data, a receiving location, a receiver phone number, a receiving time, a receiver  
4 language, a receiver message, and a receiving amount.

1                   12. (Original) The method of claim 10, wherein the reference designator is  
2 further associated with one or both of the first receiver identification and the second receiver  
3 identification.

1                   13. (Original) The method of claim 1, wherein the reference designator is  
2 maintained on a first database and the records are maintained on a second database, whereby a  
3 performance impact of the method upon a money transfer system under evaluation is reduced.

1                   14. (Original) The method of claim 13, wherein the searching the records is done  
2 in a batch mode at an off-peak time for the money transfer system.

15. (Canceled).

1                   16. (Original) A method for evaluating electronic value transfers, the method  
2 comprising:  
3                   accessing a money transfer record, wherein the money transfer record includes a  
4 sender identification and a receiver identification;  
5                   assigning a master location identifier to the money transfer record, wherein the  
6 master location identifier is determined by one or both of the sender identification and the  
7 receiver identification;  
8                   comparing the money transfer record to a reference designator using a specified  
9 criteria, wherein one or more fields of the reference designator or the money transfer record  
10 indicate a relationship between the reference designator and the money transfer record; and  
11                   associating the money transfer record with the reference designator.

1                   17. (Currently Amended) A method for iteratively compiling ~~suspect~~ suspicious  
2 money transfer activities from money transfer records, the method comprising:  
3                   accessing a first money transfer record;  
4                   providing a first reference designator, wherein the first reference designator is  
5 associated with one or more of a sender identification and a receiver identification from a second  
6 money transfer record;  
7                   comparing the first money transfer record to the first reference designator using a  
8 specified criteria, wherein the comparison indicates the first money transfer record is not related  
9 to the first reference designator; and  
10                  creating a second reference designator, wherein the second reference designator is  
11 associated with one or more of a sender identification and a receiver identification from the first  
12 money transfer record; and  
13                  maintaining the first and second reference designators in a reference designator  
14 list apart from the first and second money transfer records, wherein a performance impact of the  
15 method upon a money transfer system under evaluation is reduced,  
16                  wherein the suspicious money transfer activities are selected from a group  
17 consisting of:  
18                  (a) a transfer from a first sender to a second sender followed within a specified  
19 period by a transfer from the second sender to the first sender;  
20                  (b) a group of transfers from a sender to a group of receivers, wherein the  
21 aggregate amount of the group of transfers exceeds a specified level;  
22                  (c) one or more transfers from a sender to a receiver, wherein the aggregate  
23 amount of the one or more transfers exceeds a specified level;  
24                  (d) a group of transfers from a group of senders to a receiver, wherein the  
25 aggregate amount of the group of transfers exceeds a specified level;  
26                  (e) two transfers from a first sender to a second sender that are followed within a  
27 specified period by corresponding transfers from the second sender to a receiver;

28                    (f) two or more transfers from a sender to a receiver, wherein the two or more  
29   transfers are initiated from two or more distinct locations within a region; and  
30                    (g) two or more transfers from a sender to a receiver, wherein the two or more  
31   transfers are received at two or more distinct locations within a region.

1                    18. (Original) The method of claim 17, the method further comprising:  
2                    accessing a third money transfer record;  
3                    comparing the third money transfer record to the first reference designator using  
4   the specified criteria, wherein one or more fields of the first reference designator or the third  
5   money transfer record indicate a relationship between the first reference designator and the third  
6   money transfer record; and  
7                    associating the third money transfer record with the first reference designator.

1                    19. (Original) The method of claim 17, the method further comprising:  
2                    attaching a time stamp to the second reference designator, wherein the second  
3   reference designator expires at a future time associated with the time stamp.

1                    20. (Canceled).

1                    21. (Previously Presented) The method of claim 17, wherein the reference  
2   designator list is a progressive history of money transfer relationships.

1                    22. (Original) The method of claim 17, wherein the specified criteria comprises a  
2   hierarchical comparison.

1                    23. (Currently Amended) A method for evaluating electronic value transfers, the  
2   method comprising:  
3                    receiving money transfer requests, wherein the money transfer requests include a  
4   user identification associated each of the money transfer requests;  
5                    electronically storing records of the money transfer requests;



6 providing the records of the money transfer requests to a fraud processing  
7 computer; and

8 receiving an indication of a ~~suspect~~ suspicious money transfer request, wherein  
9 the indication includes the user identification associated with the ~~suspect~~ suspicious money  
10 transfer request;

11 wherein the ~~suspect~~ suspicious money transfer request is selected from a group  
12 consisting of;

13 (a) a transfer from a first sender to a second sender followed within a specified  
14 period by a transfer from the second sender to the first sender;

15 (b) a group of transfers from a sender to a group of receivers, wherein the  
16 aggregate amount of the group of transfers exceeds a specified level;

17 (c) one or more transfers from a sender to a receiver, wherein the aggregate  
18 amount of the one or more transfers exceeds a specified level;

19 (d) a group of transfers from a group of senders to a receiver, wherein the  
20 aggregate amount of the group of transfers exceeds a specified level;

21 (e) two transfers from a first sender to a second sender that are followed within a  
22 specified period by corresponding transfers from the second sender to a receiver;

23 (f) two or more transfers from a sender to a receiver, wherein the two or more  
24 transfers are initiated from two or more distinct locations within a region; and

25 (g) two or more transfers from a sender to a receiver, wherein the two or more  
26 transfers are received at two or more distinct locations within a region.

1 24. (Previously Presented) A system for evaluating value transfers, the system  
2 comprising:

3 a fraud processing computer; and

4 a computer readable medium associated with the fraud processing computer,  
5 wherein the computer readable medium comprises computer instructions executable by the fraud  
6 processing computer to:

7 access a first money transfer record;

8                    provide a first reference designator, wherein the first reference designator is  
9                    associated with one or more of a sender identification and a receiver identification from a second  
10                    money transfer record;

11                    compare the first money transfer record to the first reference designator using a  
12                    specified criteria, wherein the comparison indicates the first money transfer record is not related  
13                    to the first reference designator; and

14                    create a second reference designator, wherein the first reference designator is  
15                    associated with one or more of a sender identification and a receiver identification from the first  
16                    money transfer record; and

17                    maintaining the first and second reference designators in a reference designator  
18                    list apart from the first and second money transfer records, wherein a performance impact of the  
19                    method upon a money transfer system under evaluation is reduced.

1                    25. (Original) The system of claim 24, wherein the computer instructions are  
2                    further executable by the fraud processing computer to:

3                    access a third money transfer record;

4                    compare the third money transfer record to the first reference designator using a  
5                    specified criteria, wherein one or more fields of the first reference designator or the third money  
6                    transfer record indicate a relationship between the first reference designator and the third money  
7                    transfer record; and

8                    associate the third money transfer record with the first reference designator.

1                    26. (Original) The system of claim 25, the system further comprising:

2                    a database associated with the fraud processing computer, wherein the first and  
3                    the second reference designators are maintained on the database.



1                   27. (Currently Amended) A system for transferring value, the system  
2 comprising:  
3                   a money transfer system; and  
4                   a fraud processing server communicably coupled to the money transfer system,  
5 wherein money transfer records associated with the money transfer system are accessible by the  
6 fraud processing server to identify any ~~suspect~~ suspicious money transfer requests, wherein the  
7 ~~suspect~~ suspicious money transfer requests are selected from a group consisting of:  
8                   (a) a transfer from a first sender to a second sender followed within a specified  
9 period by a transfer from the second sender to the first sender;  
10                  (b) a group of transfers from a sender to a group of receivers, wherein the  
11 aggregate amount of the group of transfers exceeds a specified level;  
12                  (c) one or more transfers from a sender to a receiver, wherein the aggregate  
13 amount of the one or more transfers exceeds a specified level;  
14                  (d) a group of transfers from a group of senders to a receiver, wherein the  
15 aggregate amount of the group of transfers exceeds a specified level;  
16                  (e) two transfers from a first sender to a second sender that are followed within a  
17 specified period by corresponding transfers from the second sender to a receiver;  
18                  (f) two or more transfers from a sender to a receiver, wherein the two or more  
19 transfers are initiated from two or more distinct locations within a region; and  
20                  (g) two or more transfers from a sender to a receiver, wherein the two or more  
21 transfers are received at two or more distinct locations within a region.